

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

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Case Title: Robert M McKinley and Connie S McKinley

Case Number: 05-15070

Document Information

Description: Order Discharging Debtor Connie S McKinley, Debtor Robert M McKinley

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Filer Information

Submitted By: Conversion of Data from ACE legacy system

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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW MEXICO**

CASE NO.: 7 - 05 - 15070 - ML
CHAPTER: 7

IN RE:
DEBTOR(S):
Robert M McKinley , SSN xxx-xx-7932 Bob McKinley

DEBTOR(S) ADDRESS:
2102 Lester Ave
Las Cruces, NM 88001

Connie S McKinley , SSN xxx-xx-4539

Connie Sue McKinley

**DISCHARGE OF DEBTOR(S)
IN A CHAPTER 7 CASE**

It appearing that the debtor is entitled to a discharge, IT IS ORDERED: The debtor is granted a discharge under section 727 of title 11, United States Code, (Bankruptcy Code).

Within four days of the date noted below copies of this document were mailed to the parties shown on the mailing list attached to the original of this document on file with the clerk.

BY THE COURT

Mark B. McFeeley
U.S. Bankruptcy Judge

Doc.No. 7-1

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debts existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged

Some common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 1084-1
Case: 05-15070

User: root
Form ID: 187

Page 1 of 1
Total Served: 26

Date Rcvd: Oct 03, 2005

The following entities were served by first class mail on Oct 05, 2005.

db +McKinley, Robert M, 2102 Lester Ave, Las Cruces, NM 88001-4046
aty Franco, Oralia B, 2000 E Lohman Ste B, Las Cruces, NM 88001-3100
db +McKinley, Connie S, 2102 Lester Ave, Las Cruces, NM 88001-4046
tr +Montoya, Philip J., PO Box 159, Albuquerque, NM 87103-0159
2143502 +American Medical Collection Agency, 2269 S. Saw Mill River Rd. Bldg. 3, Elmsford, NY 10523-3839
2143503 Border Radiology Consultants, 115 N. Zaragosa, Ste C107, El Paso, TX 79907
2143504 +CAP One Bank, P.O. Box 650007, Dallas, TX 75265-0007
2143505 +Captial One FSB, 11013 W. Broad St, Glen Allen, VA 23060-5937
2143506 +Carol Burks, 1395 Missouri Ave, Las Cruces, NM 88001-5327
2143507 +Chase, PO Box 15919, Wilmington, DE 19850-5919
2143508 Collectrite, P. O. Box DD, Las Cruces, NM 88004
2143509 +Commonwealth Urology, c/o Credit Clearing House of America, P.O. Box 1209,
Louisville, KY 40201-1209
2143510 +Dona Ana Collection Service, 225 E. Idaho, Suite 20, Las Cruces, NM 88005-3242
2143511 +Memorial Medical, 2450 Telshor, Las Cruces, NM 88011-5076
2143512 +Merrick Bank, PO Box 5000, Draper, UT 84020-5000
2143513 +NCO Fin/35, P.O. Box 41726, Philadelphia, PA 19101-1726
2143499 NM Taxation & Revenue Department, PO Box 8575, Albuquerque, New Mexico 87198-8575
2143501 +New Mexico Taxation & Revenue Dept., P.O. Box 22690, Santa Fe, NM 87502-2690
2143514 +Pathology Consultants, 600 N. Richardson P.O. Box 2208, Roswell, NM 88201-4828
2143515 +Providian Financial, P.O. Box 9007, Pleasanton, CA 94566-9007
2143516 +Rio Grande Emergency Medicine, P.O. Box 130, Las Cruces, NM 88004-0130
2143500 +Road Loans, P.O. Box 4459, Huntington Beach, CA 92605-4459
2143517 +Sallie Mae 3rd Part, 1002 Arthur Avenue, Panama City, FL 32401-1652
2143518 +Sierra Medical Center, PO Box 849770, Dallas, TX 75284-9770
2143519 +Sun City Finance Co., P.O. Box 308, Las Cruces, NM 88004-0308
2143498 United States Trustee, PO Box 608, Albuquerque, NM 87103-0608

The following entities were served by electronic transmission.
NONE.

TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 05, 2005

Signature:

